

2003 Long-Term Care Rate Guide
Premium Rate Increase History Report For:
UNION BANKERS INSURANCE COMPANY

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		AL	25%	25%	12/05/2000	03/05/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		AR	25%	25%	10/01/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		AR	25%	25%	11/06/2000	01/22/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		AR	25%	25%	02/04/2003	04/01/2003
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		CO	25%	25%	02/15/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		IA	25%	25%	12/27/2000	03/05/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		ID	25%	25%	02/12/2001	04/01/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		ID	25%	25%	11/20/2002	01/15/2003
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		IL	25%	25%	12/21/2000	03/05/2001

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UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		KS	25%	25%	12/31/2002	03/15/2002
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		KS	25%	25%	07/02/2001	08/15/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		KY	25%	15%	01/09/2001	03/19/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		MD	25%	15%	01/02/2001	03/05/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		MO	25%	25%	11/27/2000	02/04/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		MO	25%	25%	10/01/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		MS	25%	25%	09/23/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		MS	25%	25%	11/20/2000	02/04/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		MT	25%	25%	11/16/2000	01/22/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		MT	25%	25%	10/25/2002	12/15/2002

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UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		NE	25%	25%	12/21/2000	03/05/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		NE	25%	25%	10/31/2002	01/01/2003
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		NM	25%	25%	02/12/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		OH	25%	25%	10/09/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		OH	25%	25%	12/12/2000	03/05/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		OK	25%	15%	01/09/2001	03/19/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		OK	15%	15%	10/14/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		SC	25%	25%	11/25/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		SC	25%	25%	01/11/2001	03/19/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		SD	25%	25%	11/20/2000	01/22/2001

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UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		SD	25%	25%	09/30/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		TN	25%	25%	12/10/2000	03/05/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		TN	25%	25%	10/07/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		TX	25%	25%	11/27/2000	01/22/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		WA	25%	25%	09/25/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		WA	25%	25%	12/20/2000	03/05/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		WI	25%	25%	11/28/2000	02/04/2001
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		WI	25%	25%	09/17/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		WY	25%	25%	09/18/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	LTC-92	1994-1996			Individual	COMP-NTQ		WY	25%	25%	12/07/2000	03/05/2001

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UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		AL	15%	15%	06/11/1996	02/03/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		AL	25%	15%	11/18/2002	01/15/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		AL	20%	20%	01/21/1998	02/03/1998
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		AL	25%	15%	04/04/2001	06/15/2001
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		AL	25%	15%	11/18/2002	01/15/2003
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		AL	25%	15%	04/04/2001	06/15/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		AL	25%	15%	11/18/2002	01/15/2003
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		AL	25%	15%	04/04/2001	06/15/2001
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		AR	25%	25%	02/19/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		AR	25%	25%	10/10/2002	12/01/2002

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UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		AR	20%	20%	05/08/1997	07/10/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		AR	15%	15%	04/30/1996	07/10/1997
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		AR	25%	25%	02/19/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		AR	25%	25%	10/10/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		AR	25%	25%	02/19/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		AR	25%	25%	10/10/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		CO	20%	20%	10/21/1997	02/05/1998
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		CO	25%	25%	02/15/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		CO	15%	15%	05/24/1996	02/10/1998
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		CO	25%	25%	02/15/2001	05/15/2001

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UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		CO	25%	25%	02/15/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		DC	15%	15%	02/14/1997	07/05/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		DC	20%	20%	02/13/1998	04/01/1998
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		DE	20%	20%	09/08/1997	11/01/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		DE	15%	15%	06/26/1996	08/01/1996
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		GA	25%	10%	10/29/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		GA	20%	20%	05/20/1997	11/20/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		GA	15%	15%	05/30/1996	11/20/1996
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		GA	25%	10%	10/29/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		GA	25%	10%	10/29/2002	02/01/2003

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UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		IA	15%	15%	05/07/1996	06/29/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		IA	20%	20%	05/09/1997	06/29/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		IA	25%	25%	10/03/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		IA	25%	25%	10/03/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		IA	25%	25%	10/03/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		ID	25%	25%	09/30/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		ID	25%	25%	03/06/2001	06/01/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		ID	25%	25%	03/06/2001	06/01/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		ID	25%	25%	09/30/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		IL	20%	20%	06/11/1997	07/04/1997

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UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		IN	25%	25%	11/29/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		IN	20%	20%	05/15/1997	06/07/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		IN	15%	15%	05/28/1996	06/07/1996
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		IN	25%	25%	11/29/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		IN	25%	25%	11/29/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	NHST-95	1995-1998			Individual	NHR-NTQ		IN	25%	25%	11/29/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		KS	15%	15%	05/24/1996	06/07/1996
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		KS	20%	20%	08/05/1997	01/12/1998
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		KS	25%	10%	12/13/2001	03/15/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		KY	15%	15%	03/30/2001	06/15/2001

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UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		KY	20%	20%	08/05/1997	01/12/1998
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		KY	15%	15%	08/14/1996	01/12/1997
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		KY	15%	15%	03/30/2001	06/15/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		KY	15%	15%	03/30/2001	06/15/2001
UNION BANKERS INSURANCE COMPANY	NHST-95	1995-1998			Individual	NHR-NTQ		KY	15%	15%	03/30/2001	06/15/2001
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		LA	25%	25%	02/12/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		LA	25%	25%	10/01/2002	12/15/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		LA	15%	15%	05/29/1996	04/05/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		LA	20%	20%	05/08/1997	04/05/1998
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		LA	25%	25%	02/12/2001	05/15/2001

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UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		LA	25%	25%	10/01/2002	12/15/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		ME	20%	20%	06/24/1997	08/01/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		ME	15%	15%	06/11/1996	08/01/1997
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		ME	25%	25%	06/13/2001	08/01/2001
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		ME	25%	25%	03/26/2003	05/15/2003
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		ME	25%	25%	06/13/2001	08/01/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		ME	25%	25%	03/26/2003	05/15/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		MI	15%	15%	05/29/1996	09/22/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		MI	20%	20%	06/03/1997	09/22/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		MO	25%	25%	03/19/2001	06/01/2001

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UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		MO	25%	25%	10/04/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		MO	25%	25%	10/04/2002	12/01/2002
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UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		MS	20%	20%	05/12/1997	02/16/1998
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		MS	25%	25%	10/11/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		MS	25%	25%	02/23/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		MS	15%	15%	05/08/1996	02/16/1997
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		MS	25%	25%	02/23/2001	05/15/2001

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UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		MS	25%	25%	10/11/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		MS	25%	25%	02/23/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		MS	25%	25%	10/11/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		MT	25%	25%	12/11/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		MT	15%	15%	06/21/1996	03/01/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		MT	20%	20%	05/15/1997	03/01/1998
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		MT	25%	25%	02/16/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		MT	25%	25%	12/11/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		MT	25%	25%	02/16/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		MT	25%	25%	12/11/2002	02/01/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		MT	25%	25%	02/16/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NHST-95	1995-1998			Individual	NHR-NTQ		MT	25%	25%	02/16/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NHST-95	1995-1998			Individual	NHR-NTQ		MT	25%	25%	12/11/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		NC	20%	20%	06/12/1997	08/03/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		NC	15%	15%	08/22/1996	11/04/1996
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		NC	25%	25%	07/31/2001	10/09/2001
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		NC	25%	25%	07/31/2001	10/09/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		NC	25%	25%	07/31/2001	10/09/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		ND	25%	25%	10/07/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		NE	25%	25%	11/05/2002	01/01/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		NE	15%	15%	06/18/1996	08/01/1996
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		NE	20%	20%	06/05/1997	08/01/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		NE	25%	25%	03/12/2001	06/01/2001
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		NE	25%	25%	03/12/2001	06/01/2001
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		NE	25%	25%	11/05/2002	01/01/2003
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		NE	25%	25%	11/05/2002	01/01/2003
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		NE	25%	25%	03/12/2001	06/01/2001
UNION BANKERS INSURANCE COMPANY	NHST-95	1995-1998			Individual	NHR-NTQ		NE	25%	25%	03/12/2001	06/01/2001
UNION BANKERS INSURANCE COMPANY	NHST-95	1995-1998			Individual	NHR-NTQ		NE	25%	25%	11/05/2002	01/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		NH	15%	15%	05/24/1996	07/09/1996

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		NM	25%	25%	12/10/2002	03/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		NV	25%	25%	11/13/2002	01/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		NV	25%	25%	03/15/2001	06/15/2001
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		NV	20%	20%	08/06/1997	03/03/1998
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		NV	15%	15%	06/05/1996	03/03/1997
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		NV	25%	25%	03/15/2001	06/15/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		NV	25%	25%	11/13/2002	01/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		OH	20%	20%	06/06/1997	01/08/1998
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		OH	15%	15%	05/13/1996	01/08/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		OH	25%	25%	03/13/2001	06/15/2001

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		OH	25%	25%	10/20/2002	12/15/2002
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		OH	25%	25%	10/20/2002	12/15/2002
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		OH	25%	25%	03/13/2001	06/15/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		OH	25%	25%	10/20/2002	12/15/2002
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		OH	25%	25%	03/13/2001	06/15/2001
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		OK	20%	20%	05/23/1997	01/27/1998
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		OK	15%	15%	05/23/1996	01/27/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		OK	15%	15%	10/14/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		OK	15%	15%	02/26/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		OK	15%	15%	10/14/2002	12/01/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		OK	15%	15%	02/26/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		OK	15%	15%	10/14/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		OK	15%	15%	02/26/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NHST-95	1995-1998			Individual	NHR-NTQ		OK	15%	15%	02/26/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NHST-95	1995-1998			Individual	NHR-NTQ		OK	15%	15%	10/14/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		OR	20%	20%	06/10/1997	08/15/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		OR	25%	13%	01/02/2003	03/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		OR	15%	15%	05/29/1996	08/15/1996
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		OR	25%	13%	01/02/2003	03/01/2003
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		OR	25%	13%	01/02/2003	03/01/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
UNION BANKERS INSURANCE COMPANY	NHST-95	1995-1998			Individual	NHR-NTQ		OR	25%	13%	01/02/2003	03/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		PA	25%	25%	12/10/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		PA	25%	25%	12/10/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		PA	25%	25%	12/10/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	NHST-95	1995-1998			Individual	NHR-NTQ		PA	25%	25%	12/10/2002	02/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		SC	15%	15%	06/18/1996	07/01/1996
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		SC	20%	20%	06/05/1997	07/20/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		SC	25%	25%	01/06/2003	03/01/2003
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		SC	25%	25%	01/06/2003	03/01/2003
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		SC	25%	25%	01/06/2003	03/01/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		SD	20%	20%	06/10/1997	07/25/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		SD	25%	25%	12/01/2002	01/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		SD	15%	15%	05/08/1996	06/28/1996
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		SD	25%	15%	03/12/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		SD	25%	25%	12/01/2002	01/01/2003
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		SD	25%	15%	03/12/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		SD	25%	15%	03/12/2001	05/15/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		SD	25%	25%	12/01/2002	01/01/2003
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		TN	25%	25%	10/28/2002	12/15/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		TN	25%	25%	05/10/2001	07/15/2001

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UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		TN	20%	20%	05/15/1997	03/22/1998
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		TN	15%	15%	05/02/1996	03/22/1997
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		TN	25%	25%	10/28/2002	12/15/2002
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		TN	25%	25%	05/10/2001	07/15/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		TN	25%	25%	05/10/2001	07/15/2001
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		TN	25%	25%	10/28/2002	12/15/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		TX	20%	20%	06/11/1997	02/23/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		TX	15%	15%	05/21/1996	02/23/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		UT	15%	15%	08/14/1996	05/21/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		WV	15%	15%	05/20/1996	07/05/1996

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UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		WY	15%	15%	05/06/1997	06/21/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ		WY	15%	15%	04/30/1996	06/15/1996
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ		WY	25%	25%	10/11/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH88NE	1988-1993			Individual	NHR-NTQ		WY	25%	25%	10/11/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ	CA		25%	25%	09/25/2002	12/01/2002
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ	CA		15%	15%	05/29/1996	02/10/1997
UNION BANKERS INSURANCE COMPANY	NH87GR	1987-1992			Individual	NHR-NTQ	CA		15%	20%	01/00/1900	02/10/1997
UNION BANKERS INSURANCE COMPANY	NH88E	1988-1993			Individual	NHR-NTQ	CA		25%	25%	09/25/2002	12/01/2002